

PLAN JPA

City of Milpitas General Liability-Auto-Property Loss Analysis

July 1, 2014 to June 30, 2019

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TABLE OF CONTENTS

Introduction	1
Summary of Recommendations	2
Overview of City Losses July 1, 2014 – June 30, 2019	3
Losses by Division	4
Administrative General Services Losses	5
Park and Recreation Division Losses	5
Public Safety Division Losses	7
Fire Department Losses	7
Police Department Losses	8
Public Works Division Losses	11
Most Costly Claims	13
Claims with \$0 Incurred	14

Introduction

A general loss trend analysis was conducted for the City of Milpitas in October 2019 based on general liability, auto and property loss data for fiscal years ending 2015-2019. After reviewing the report, the City requested a more in-depth loss analysis be conducted to determine the preliminary cause factors for the majority of the losses.

In looking at the loss data more closely, staff concentrated on the loss data with a total incurred cost greater than \$1.00. The total number of claims for the 5-year study period was 304; however, only 116 resulted in total incurred losses of greater than \$1.00. The analysis that follows is based on number of claims rather than number of occurrences.

Claims personnel explained the reasons for the \$1.00 and \$2.00 reserves as follows:

“Any files that show a total incurred of \$0 are closed claims or closed suffices. This is because our system won't allow a file to remain open unless it has a Reserve of at least \$1.00.

As a general rule, rejected claims will have a \$2.00 symbol reserve. This symbolizes at a quick glance that the claim has been rejected. There are some exceptions though. For example, there may be an officer involved shooting where an officer shot an unarmed person. Even though the claim may have been rejected, there may be an ongoing investigation taking place. Therefore, the adjuster would not post a \$2.00 reserve.

For \$1.00 reserves, most new claims are given this amount when they first arrive. Once an investigation takes place to determine whether there may be liability exposure, the reserves are then adjusted to a "likely outcome" status. Though it is not uncommon to receive a claim filing where liability is apparent, first confirmation of the involvement of the parties is still needed. An example might be a claim where the claimant says "City employee rear-ended my vehicle while I was stopped at a stop sign." We would need to first confirm that the alleged City employee is indeed a City employee, and that the accident actually occurred as described. Once confirmed, the reserve would be adjusted to \$1.00 as the adjuster knows we'll likely be paying something on the claim pending receipt of supporting documentation, etc.”

The following “Division” labels were used to identify loss centers:

- Administration General Services
- Community Development
- Park and Recreation
- Public Safety
- Public Works
- Utility Services

These divisions were further broken down to “locations.” Those divisions and locations with losses greater than \$1.00 included:

Administration General Services

- Buildings
- City Manager (Office of)
- Finance

Public Safety

- Fire
- Police
- Public Safety – Not Otherwise Classified

Community Development

- Code Enforcement

Public Works

- Engineering Department
- Maintenance
- Sidewalks
- Streets
- Water

Park and Recreation

- Aquatics
- School Children’s Services
- Trees

Utility Services

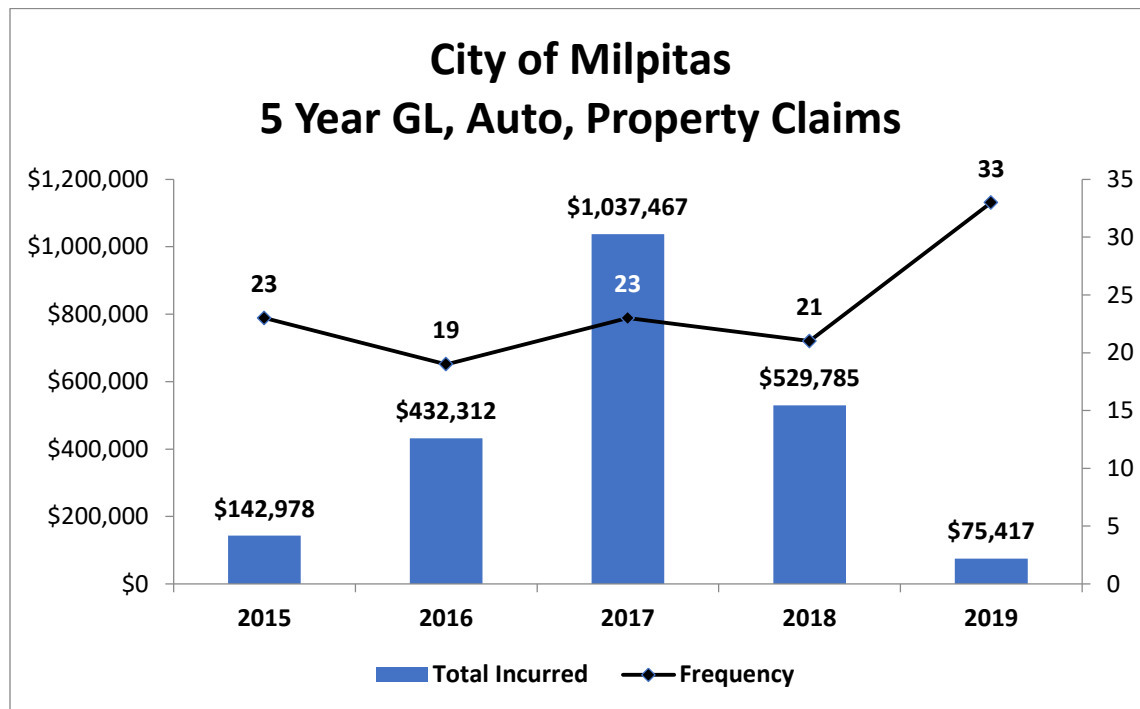
- Water

Summary of Recommendations

In order to prevent or mitigate the recurrence of losses, we must first understand the cause of the loss. The following recommendations are designed to help the City better understand the cause of its losses, so that more effective corrective actions can be implemented.

1. Conduct root-cause investigations of the two 2018 Administration, City Manager (Office) “employment related” claims and implement feasible corrective action to prevent a recurrence. The two most expensive claims for the City Manager (office) occurred in fiscal year 2018 and were identified in the data as “employment related” with allegations of breach of contract. Both claims are currently open. One claim has a total incurred cost of \$300,001 and the other has a total incurred cost of \$100,001.
2. Conduct root-cause investigations for the collision losses, both the First Party and liability collision, to determine the root causes and then implement feasible corrective actions.
3. Conduct root-cause investigations for the false arrest claims to determine the root causes and then implement feasible corrective actions.
4. Conduct root-cause investigations of the Public Works Division, Engineering’s Dangerous Condition claims to identify root causes of loss prior to and after the loss incident and then implement feasible corrective actions. One claims has a total incurred cost of \$650,000 and the other claim’s total incurred cost is \$250,000.

Overview of City Losses July 1, 2014 – June 30, 2019



Fiscal Year Ending	Frequency	Total Incurred
2015	23	\$142,978
2016	19	\$432,312
2017	23	\$1,037,467
2018	21	\$529,785
2019	33	\$75,417
Grand Total	119	\$2,217,960

The City experienced an increase in the frequency of claims that resulted in total incurred costs. While it appears the total incurred costs are on a decreasing trend, it is important to remember that it takes three to five years for a claim to mature. Therefore, it is too soon to determine if the costs associated with those claims will result in a decreasing trend in total incurred costs.

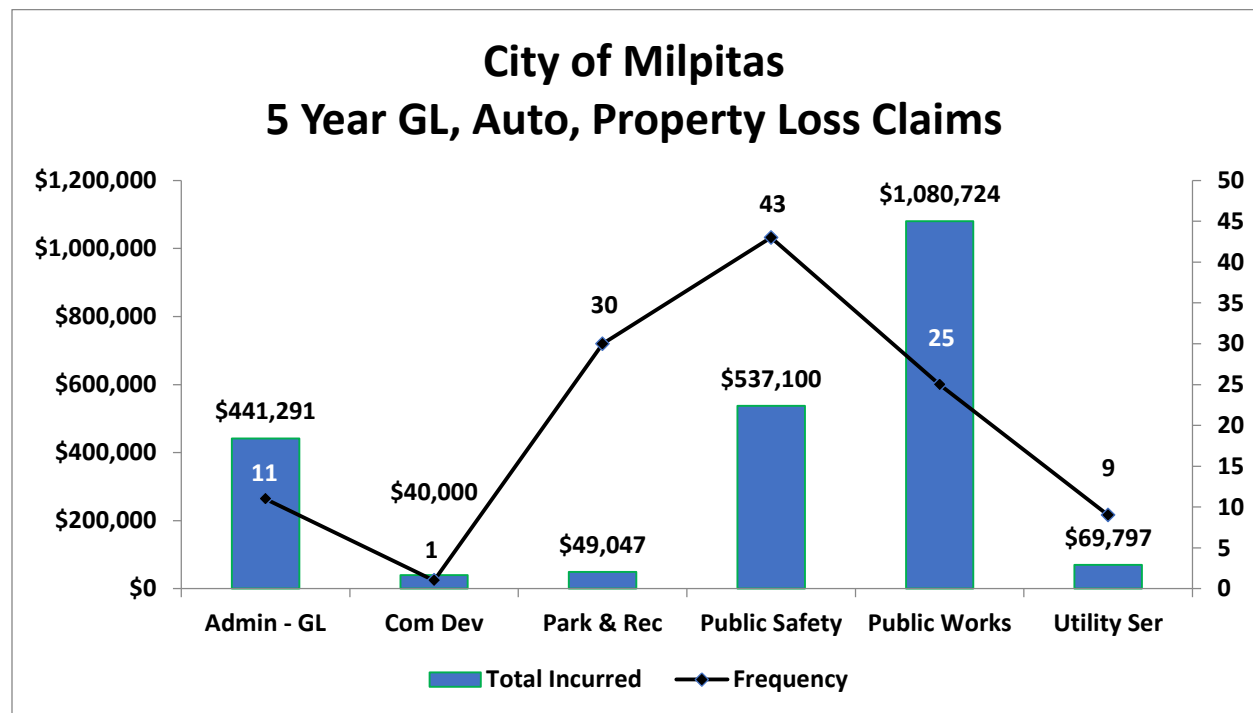
Of the 119 claims reviewed, 16 claims were First Party claims involving only City vehicles losses attributed to collisions. These 16 claims were 13% of the total claims that resulted in total incurred costs of more than \$1. These first party claims accounted for only 8% or \$187,915 of the total incurred losses of \$2,217,960.

First Party vs Liability / Coverage Description	2015	2016	2017	2018	2019
First Party	\$24,846	\$20,820	\$56,330	\$77,271	\$8,649
COLLISION	\$24,846	\$20,820	\$56,329	\$77,270	\$8,648
DAMAGE BY VEHICLES				\$1	\$1
OTHER			\$1		
Liability	\$118,132	\$411,492	\$981,137	\$452,515	\$66,768
BODILY INJURY - GL	\$75,267	\$384,464	\$901,528	\$440,004	\$20,004
DAMAGE BY VEHICLES			\$98		
POLICE LIABILITY		\$12	\$33	\$100	\$83
PROPERTY DAMAGE - GL	\$42,865	\$27,016	\$79,479	\$12,411	\$46,681
Grand Total	\$142,978	\$432,312	\$1,037,467	\$529,785	\$75,417

As the chart above illustrates, of the Liability Claims, the greatest losses are associated with Bodily Injury General Liability claims.

Losses by Division

The number and severity of First Party claims are too small statistically to be considered separately; therefore, they were included in the claims reviewed for distribution of losses by division. As with the overview of losses, only the 119 claims that had incurred costs greater than \$1.00 were included.



Division	% of Total Frequency	% of Total Incurred
Administration General Services (Admin GS)	9%	20%
Community Development (Com Dev)	1%	2%
Park and Recreation (Park & Rec)	25%	2%
Public Safety	36%	24%
Public Works	21%	49%
Utility Services (Utility Ser)	8%	3%

When looking only at frequency, the divisions with greater than 20% frequency included: Park and Recreation, Public Safety, and Public Works. When looking only at total incurred costs, an indication of severity, the divisions responsible for 20% or more of the City's total incurred costs, include: Administration General Services, Public Safety, and Public Works.

Administrative General Services Losses

The division identified as Administrative General Services, sustained only 11 claims during the 5 years of the review period, and actually recorded no losses during Fiscal 2016. As the charts that follow indicated the greatest losses were attributed to the City Manager (Office) in fiscal year 2018.

Locations	2015	2016	2017	2018	2019	Grand Total	Average Claim Cost
Buildings	\$15,074		\$1,769	\$1,073		\$17,915	\$3,583
City Manager	\$22,372			\$400,002		\$422,374	\$105,593
Finance					\$1,000	\$1,000	\$1,000
Library					\$2	\$2	\$2
Grand Total	\$37,445	\$0	\$1,769	\$401,075	\$1,002	\$441,291	\$40,117

The two most expensive claims for the City Manager (office) occurred in fiscal year 2018 and were identified in the data as "employment related" with allegations of breach of contract. Both claims are currently open. One claim has a total incurred cost of \$300,001 and the other of \$100,001. In the absence of these two claims, the Administrative General Services division total incurred losses for the 5-year review period would have had been only \$41,289. Based on this information, we encourage the City to determine the root causes of the two 2018 "employment related" claims and to take corrective action to prevent a recurrence.

Park and Recreation Division Losses

We looked at the Park and Recreation losses due to the high frequency of claims attributed to this division. The City has specifically requested information regarding tree-related claims. The greatest frequency of losses with the Park and Recreation division were attributed to Trees, taking up 91% of the division's total claims.

Row Labels	2015	2016	2017	2018	2019	Grand Total
AQUATICS					1	1
Trip/Fall - Mats					1	1
SCHOOL CHILDRENS SERVICES				1		1
Vehicle Door				1		1
TREES	6	4	3	3	12	28
Falling Branch		1	1	2	5	9
Falling Tree	4	2		1	4	11
Overgrown Tree			1			1
Prop Dam - Weed Equip			1			1
Roots - Sewer	1	1				2
Roots - Water					2	2
Stump Removal Cost	1					1
Tree Debris					1	1
Grand Total	6	4	3	4	13	30

The most frequent tree claims were “Falling Tree” at 39% of the Tree claims, and “Falling Branches” at 32% of the Tree claims. While Trees were the most frequent claims, they were only 57% of the total incurred losses. The single highest loss was the trip/fall loss attributed to Aquatics at \$20,000. The average cost of a falling tree claim was \$1,263, and the average cost of a falling branch claim was \$1,234.

Locations	2015	2016	2017	2018	2019	Grand Total	Average Claim
AQUATICS					\$20,000	\$20,000	\$20,000
Trip/Fall - Mats					\$20,000	\$20,000	\$20,000
SCHOOL CHILDRENS SERVICES				\$859		\$859	\$859
Vehicle Door				\$859		\$859	\$859
TREES	\$4,570	\$6,503	\$4,637	\$2,716	\$9,753	\$28,179	\$1,409
Falling Branch		\$3,420	\$2,528	\$2,716	\$2,442	\$11,105	\$2,221
Overgrown Tree			\$1,000			\$1,000	\$1,000
Prop Dam - Weed Equip			\$1,109			\$1,109	\$1,109
Roots - Sewer	\$110	\$165				\$275	\$138
Roots - Water					\$600	\$600	\$600
Stump Removal Cost	\$200					\$200	\$200
Falling Tree	\$4,260	\$2,918			\$6,711	\$13,890	\$1,543
Grand Total	\$4,570	\$6,503	\$4,637	\$3,575	\$29,753	\$49,038	\$2,229

Although the Park and Recreation Division claims were 25% of the City's claims, they were responsible for only 2% of the total incurred costs. Due to the low cost of the tree claims we encourage the City to focus its corrective actions on those areas with both high frequency and severity of losses.

Public Safety Division Losses

The Public Safety Division includes Fire, Police, and Public Safety Not Otherwise Classified. This division was responsible for 36% of the claims and 24% of the total incurred costs of the 119 claims included in this review.

The Fire Department is responsible for 19% of the Public Safety Claims, and the Police Department is responsible for 79% of the claims. These claims were further broken down to identify the distribution of First Party versus Liability claims. Both the Fire Department and Police Department had a higher percentage of liability claims than First Party claims. In the charts below "struck other" is an indication that another vehicle was struck.

Fire Department Losses

Although the total incurred costs of the Fire Departments claims is only 3% of the City's total incurred losses for the study period, we took a closer look at the Fire Department losses. Three Fire Department losses (38%) of their total claims were associated with First Party claims, and those claims were responsible for \$56,664 (81%) of the Fire Department's total incurred costs. All of the Fire Department First Party claims and their associated costs were due to collisions.

Five Fire Department claims (63%) were covered under the Liability program. Of those four liability claims (80%) were due to the Fire Department striking other vehicles. The Fire Department liability claims resulted in \$13,362 in total incurred costs (19% of the Fire Department total incurred costs); of those costs, \$13,381 (98%) were due to the Fire Department striking other vehicles.

Fire Department - Frequency	2015	2016	2017	2018	2019	Total
First Party				1	2	3
Collision - Fire Trucks				1		1
Collision - Struck Object					1	1
Collision - Struck Other					1	1
Liability	1	2		1	1	5
Collision - Struck Other	1	2		1		4
Equipment Contact					1	1
Total	1	2	0	2	3	8

Fire Department – Total Incurred	2015	2016	2017	2018	2019	Total
First Party				\$55,238	\$1,427	\$56,664
Collision - Fire Trucks				\$55,238		\$55,238
Collision - Struck Object					\$1,426	\$1,426

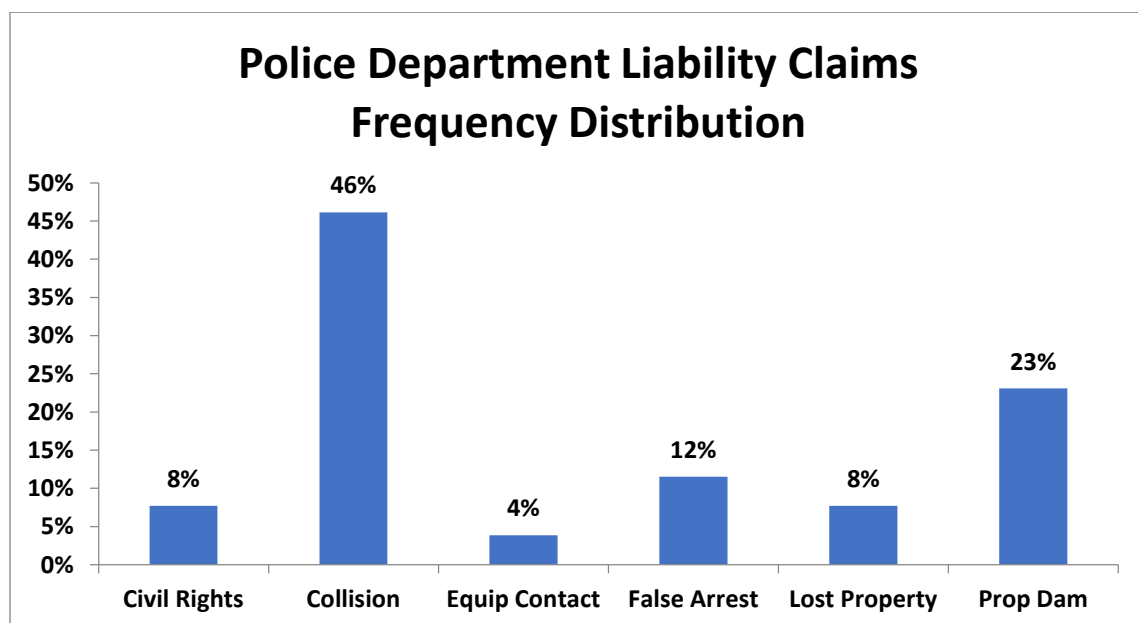
Fire Department – Total Incurred	2015	2016	2017	2018	2019	Total
Collision - Struck Other					\$1	\$1
Liability	\$3,700	\$9,331		\$350	\$301	\$13,682
Collision - Struck Other	\$3,700	\$9,331		\$350		\$13,381
Equipment Contact					\$301	\$301
Total	\$3,700	\$9,331	0	\$55,588	\$1,728	\$70,346

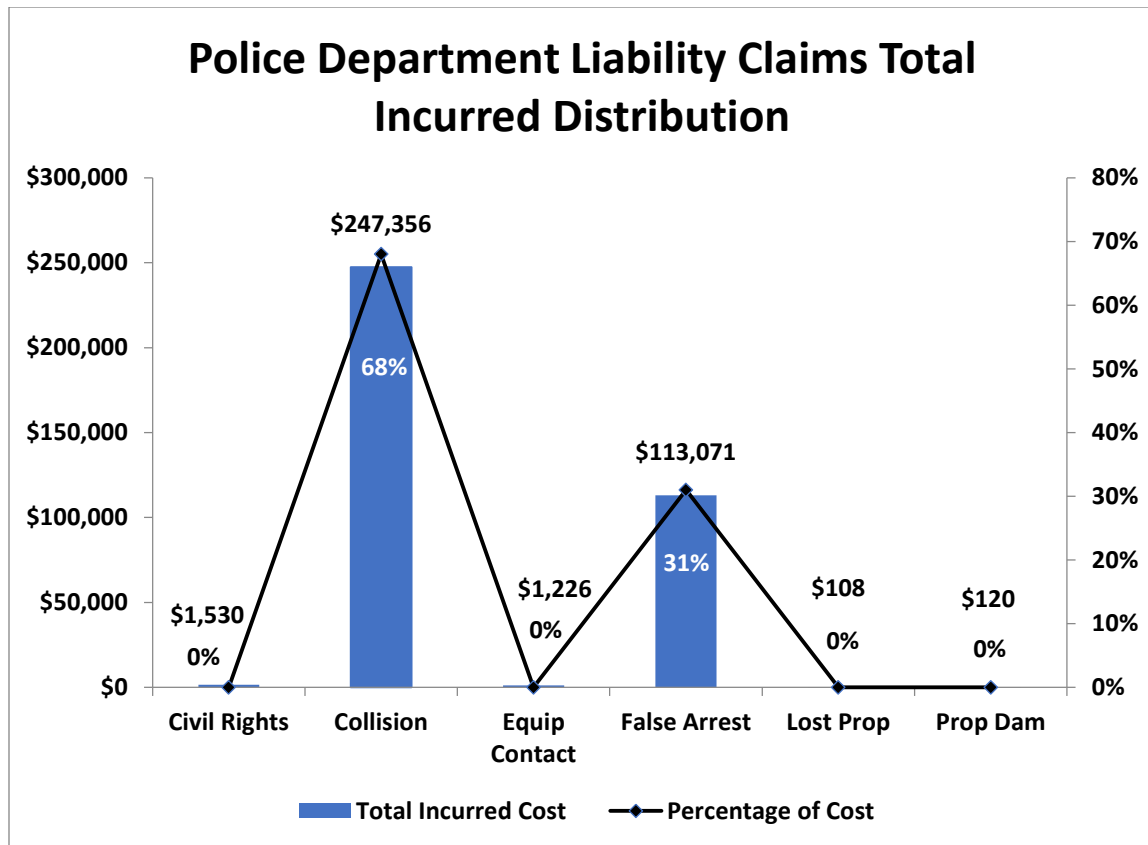
Police Department Losses

The Police Department is responsible for 34 of 43 Public Safety claims; 79% of the Public Safety frequency. These Police Department claims are responsible for \$462,932 of the total Public Safety incurred costs of \$537,100; 86% of the Public Safety severity based on total incurred costs.

Eight (24%) of the Police Department claims are First Party claims, and are responsible for \$99,521 (21%) of the Department's total incurred costs. 100% of both the frequency and severity of those First Party claims are due to collision incidents. The two most costly claims were attributed to loss of control and fatigue.

The Department's Liability claims are the highest in frequency, 26 of the Police Department's 34 claims or 76% of the Police Department's total Liability claims. These claims are also highest in cost, representing \$363,411 of the Police Department's \$462,932 (79%) total incurred costs. Twelve (46%) of the Department's Liability claims were due to Auto collision incidents. Six claims (23%) were due to Property Damage, and 3 claims (12%) were due to False Arrest.





Police Department - Frequency	2015	2016	2017	2018	2019	Total
First Party	1	2	1	2	2	8
Collision - Fatigue	1					1
Collision - Pursuit		1				1
Collision - Struck By Other				1	1	2
Collision - Struck Object		1				1
Collision - Struck Other				1		1
Collision - Distracted					1	1
Collision Loss of Control			1			1
Liability	4	5	5	4	8	26
Civil Rights Violation			1	1		2
Collision - Struck Object				1		1
Collision - Struck Other	1	1	3	1	2	8
Collision - Rear Ended Other	1	2				3
Equipment Contact					1	1
False Arrest	2	1				3
Lost Property			1		1	2

Police Department - Frequency	2015	2016	2017	2018	2019	Total
Prop Dam - Entry		1			1	2
Prop Dam - Pursuit					2	2
Prop Dam - Surveillance				1		1
Property Damage					1	1
Total	5	7	6	6	10	34

Police Department – Total Incurred Cost	2015	2016	2017	2018	2019	Total
First Party	\$24,846	\$16,998	\$50,454	\$2	\$7,222	\$99,521
Collision - Fatigue	\$24,846					\$24,846
Collision - Pursuit		\$2,740				\$2,740
Collision - Struck By Other				\$1	\$1	\$2
Collision - Struck Object		\$14,258				\$14,258
Collision - Struck Other				\$1		\$1
Collision - Distracted					\$7,221	\$7,221
Collision Loss of Control			\$50,454			\$50,454
Liability	\$50,580	\$280,442	\$4,194	\$6,907	\$21,289	\$363,411
Civil Rights Violation			\$1,528	\$2		\$1,530
Collision - Struck Object				\$1,309		\$1,309
Collision - Struck Other	\$1,221	\$9,717	\$2,633	\$5,495	\$19,980	\$39,047
Collision - Rear Ended Other	\$2,000	\$205,000				\$207,000
Equipment Contact					\$1,226	\$1,226
False Arrest	\$47,358	\$65,713				\$113,071
Lost Property			\$33		\$75	\$108
Prop Dam - Entry		\$12			\$2	\$14
Prop Dam - Pursuit					\$4	\$4
Prop Dam - Surveillance				\$100		\$100
Property Damage					\$2	\$2
Total	\$75,425	\$297,440	\$54,647	\$6,909	\$28,511	\$462,932

Based on the frequency and severity of the Police Department claims, we recommend a root-cause investigation be conducted for the collision losses, both the First Party and Liability collision, to determine the root causes and then take feasible corrective action based on those findings.

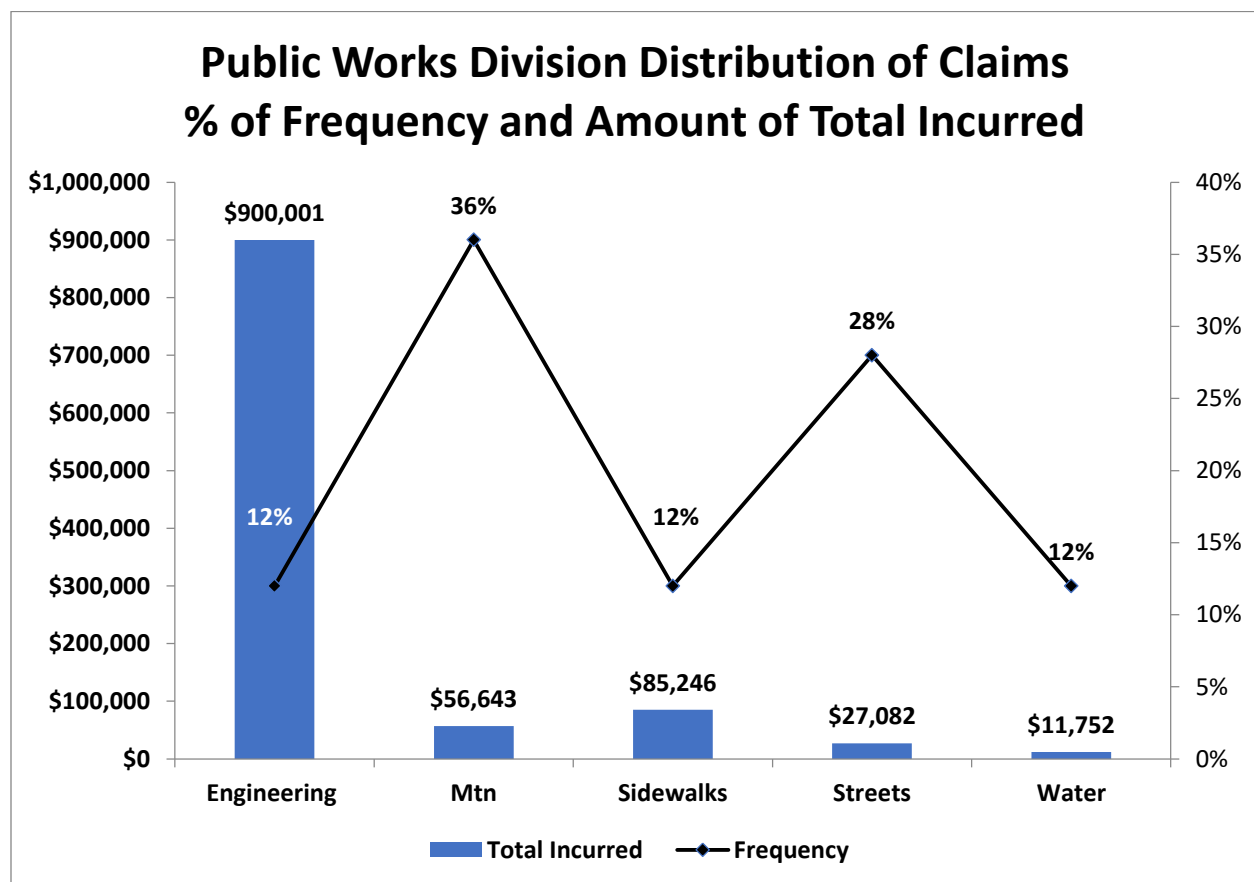
Root-cause investigations should also be conducted for the false arrest claims to determine the root causes and then determine what, if any, feasible corrective actions can be taken.

Public Works Division Losses

The Public Works Division includes Engineering, Maintenance, Sidewalks, Streets, and Water. This division was responsible for 25 or 21% of the 119 reviewed claims. These 25 claims represented \$1,080,724 or 49% of the City's total incurred costs of \$2,217,960.

The Engineering location only sustained three claims (12% of the Public Works Division's total claims). Two of those claims were for two Dangerous Conditions and were responsible for \$900,001 (83%) of the division's total incurred. Without those two claims, the Public Works division's total incurred would have only been \$180,723 (only 8 % of the City's total incurred costs).

The Sidewalks location sustained three claims (12% of the Public Works Division's total claims), and \$85,246 of the division's total incurred costs (8% of the division's total incurred costs). Without the two dangerous conditions claims in Engineering, Sidewalks would have been 47% of what would have been the division's \$180,723 total incurred.



Public Works Division – Locations and Cause Descriptions	2015	2016	2017	2018	2019	Grand Total
ENGINEERING			3			3
Dangerous Cond - Roadway			2			2
Prop Dam - Caused by Other			1			1
MAINTENANCE	3		2	2	2	9
Collision - CV Struck Object			1			1
Collision - CV Struck Other	1				1	2
Collision - CV-CV				1		1
Prop Dam - CV Struck Other	2		1		1	4
Prop Dam - Weed Equip				1		1
SIDEWALKS	1	1			1	3
Prop Dam - Sidewalk Repairs					1	1
Trip/Fall - Not Specified		1				1
Trip/Fall - Sidewalk Uneven	1					1
STREETS	1	1	1	3	1	7
Prop Dam - Pothole	1				1	2
Prop Dam - Road Mtn				1		1
Prop Dam - Struck by Other			1	1		2
Prop Dam - Weed Equip				1		1
Trip/Fall - Pot/Man Hole		1				1
WATER	1		2			3
Prop Dam - Fire Sprinkler	1					1
Prop Dam - Water Leak			1			1
Prop Dam - Water Repairs			1			1
Grand Total	6	2	8	5	4	25

Public Works Division – Locations and Cause Descriptions	2015	2016	2017	2018	2019	Grand Total
ENGINEERING			\$900,001			\$900,001
Dangerous Cond - Roadway			\$900,000			\$900,000
Prop Dam - Caused by Other			\$1			\$1
MAINTENANCE	\$13,199		\$6,902	\$22,130	\$14,412	\$56,643
Collision - CV Struck Object			\$5,875			\$5,875
Collision - CV Struck Other	\$5,640				\$1	\$5,641
Collision - CV-CV				\$22,030		\$22,030
Prop Dam - CV Struck Other	\$7,559		\$1,027		\$14,411	\$22,997
Prop Dam - Weed Equip				\$100		\$100
SIDEWALKS	\$244	\$85,001			\$1	\$85,246
Prop Dam - Sidewalk Repairs					\$1	\$1

Public Works Division – Locations and Cause Descriptions	2015	2016	2017	2018	2019	Grand Total
Trip/Fall - Not Specified		\$85,001				\$85,001
Trip/Fall - Sidewalk Uneven	\$244					\$244
STREETS	\$125	\$26,350	\$98	\$508	\$1	\$27,082
Prop Dam - Pothole	\$125				\$1	\$126
Prop Dam - Road Mtn				\$2		\$2
Prop Dam - Struck by Other			\$98	\$1		\$99
Prop Dam - Weed Equip				\$505		\$505
Trip/Fall - Pot/Man Hole		\$26,350				\$26,350
WATER	\$8,269		\$3,483			\$11,752
Prop Dam - Fire Sprinkler	\$8,269					\$8,269
Prop Dam - Water Leak			\$2,883			\$2,883
Prop Dam - Water Repairs			\$600			\$600
Grand Total	\$21,837	\$111,351	\$910,484	\$22,638	\$14,414	\$1,080,724

Most Costly Claims

The City has five claims whose current reserves, exceed the City's \$100,000 Liability self-insured retention (SIR). However, the amounts currently noted in the Total Paid column for all 304 claims fall within the City's SIR, and come to a total of \$1,140,754.

The total incurred for the five most costly claims is \$1,430,002; the Total Paid is \$520,969, and the Total Reserve for these claims is \$909,033.

Department/Division	2016	2017	2018	Grand Total	Frequency	Average Cost Per Claim
ADMINISTRATION GENERAL SERVICE/CITY MANAGER			\$400,002	\$400,002	2	\$200,001
PUBLIC SAFETY/POLICE	\$130,000			\$130,000	1	\$130,000
PUBLIC WORKS/ENGINEERING		\$900,000		\$900,000	2	\$450,000
Grand Total	\$130,000	\$900,000	\$400,002	\$1,430,002	5	\$286,000

Individual Claim Information

DIV	LOC	Total Paid	Total Reserves	Total Incurred
PUBLIC WORKS	ENGINEERING	\$71,906.28	\$578,093.72	\$650,000.00
ADMINISTRATION - GENERAL SERVICE	CITY MANAGER	\$270,412.19	\$29,588.81	\$300,001.00
PUBLIC WORKS	ENGINEERING	\$56,787.73	\$193,212.27	\$250,000.00
PUBLIC SAFETY	POLICE	\$28,357.44	\$101,642.56	\$130,000.00
ADMINISTRATION – GENERAL SERVICE	CITY MANAGER	\$93,505.67	\$6,495.33	\$100,001.00
Total		\$520,969.31	\$909,032.69	\$1,430,002.00

Identifying the root causes of the most costly claims to determine if effective corrective action plans are feasible and implementing those corrective actions may reduce the City's probability of recurrence of similar losses.

Claims with \$0 Incurred

The data provided illustrated that there were an additional 185 claims that resulted in \$0 total incurred costs. While these claims indicated no monetary loss, they had the potential to result in losses. Therefore, an investigation into the root causes of the most frequently recurring losses could help the City prevent future losses. The charts that follow illustrate the claims with \$0 incurred costs, as well as, those were losses were recovered from the other party.

Types of Coverage	2015	2016	2017	2018	2019	Grand Total
BODILY INJURY - GL	6	8	19	5		38
COLLISION	3	1	1	4	1	10
DAMAGE BY VEHICLES	3	6	9	1	2	21
OTHER	1					1
POLICE LIABILITY	2	2		1		5
PROPERTY DAMAGE - GL	28	27	21	25	9	110
Grand Total	43	44	50	36	12	185

The most frequently recurring losses are associated with Property Damage coverage. These 110 claims represent 59% of the 185 claims. Identification of the root causes of the Property Damage – General Liability claims and the implementation of corrective actions would reduce the City's exposure to potential losses.

City of Milpitas
5 Year GL, Auto, Property Claims
July 1, 2014 to June 30, 2019

Division/Location/Cause Description	2015	2016	2017	2018	2019	Grand Total
ADMINISTRATION GENERAL SERVICE	5	1	2	2	1	11
BUILDINGS	1				1	2
Accident between Units					1	1
Rear end Collision by Other Member	1					1
CITY MANAGER	4	1	2	2		9
Employment Related	2	1	2	2		7
Motor Vehicle	2					2
COMMUNITY DEVELOPMENT		1				1
PLANNING DEPT		1				1
Other Not otherwise classified		1				1
PARK AND REC	14	11	12	10	6	53
PARKS			1			1
Fall, Slip or Trip			1			1
RECREATION		1				1
Other Not otherwise classified		1				1
TREES	14	10	11	10	6	51
Damage by Tree	12	9	11	9	6	47
Other Not otherwise classified	1					1
Sewer Backup	1	1				2
Water Damage/Flooding				1		1
PUBLIC SAFETY	9	8	4	8	1	30
FIRE	3		3	1		7
Collision with Other Vehicle	1					1
Directors and Officers				1		1
Failure to Yield			1			1
Vehicle	1		1			2
Water Damage/Flooding	1					1
Wrongful Entry			1			1
POLICE	6	8	1	7	1	23
Collision with Other Vehicle				1		1
Damaged While In Control		1				1
Failure to Yield		1				1
False Imprisonment		1		1		2
Harassment - Sexual, Hostile Work, etc.	1					1
Improper Tow	1	1				2
Motor Vehicle	2			3	1	6
Other			1			1

City of Milpitas
5 Year GL, Auto, Property Claims
July 1, 2014 to June 30, 2019

Division/Location/Cause Description	2015	2016	2017	2018	2019	Grand Total
Other (PD only)				1		1
Struck while Parked				1		1
Vehicle	1					1
Wrongful Entry	1	4				5
PUBLIC WORKS	14	22	32	16	4	88
ENGINEERING DEPT	3	8	15	4		30
Collision with a Fixed Object			1			1
Collision with Other Vehicle	1					1
Damage To Property During Operations	1			1		2
Motor Vehicle		4	2			6
Pothole		2				2
Road Construction		2		3		5
Road Design/Defect			12			12
Striking Against or Stepping On Moving Part of Machine	1					1
MAINTENANCE	4			3		7
Collision with Other Vehicle				1		1
Motor Vehicle	2			1		3
Other	1					1
Road Construction	1					1
Struck while Parked				1		1
SEWER		1		1		2
Sewer Backup		1		1		2
SIDEWALKS	1	1	3	1		6
Fall, Slip or Trip On Same Level	1	1	3	1		6
STREETS	5	12	14	6	4	41
Debris Damaged Clmt Property			1		1	2
Motor Vehicle	1	2	1	1		5
Pothole	1	1	4	1		7
Road Construction	2	3		3	1	9
Vehicle	1	6	8	1	2	18
WATER	1			1		2
Water Damage/Flooding	1			1		2
UTILITY SERVICES	1	1				2
WATER	1	1				2
Other Not otherwise classified	1	1				2
Grand Total	43	44	50	36	12	185

City of Milpitas
5 Year GL, Auto, Property Claims
 July 1, 2014 to June 30, 2019

Types of Coverage	2015	2016	2017	2018	2019	Grand Total
BODILY INJURY - GL	\$0	\$0	\$0	\$0		\$0
COLLISION	-\$31,453	\$0	\$0	\$0	\$0	-\$31,453
DAMAGE BY VEHICLES	\$0	-\$32,508	\$0	\$0	\$0	-\$32,508
OTHER	\$0					\$0
POLICE LIABILITY	\$0	\$0		\$0		\$0
PROPERTY DAMAGE - GL	\$0	\$0	\$0	\$0	\$0	\$0
Grand Total	-\$31,453	-\$32,508	\$0	\$0	\$0	-\$63,960

Cost recovery from third parties was only experienced in the collision and damage by vehicle claims.

Public Safety – Fire Department \$31,453 collision incident in fiscal year 2015

Public Works – Streets \$32,508 damage by vehicles in 2016